



Security not Sanctions: Making Universal Credit work for seriously ill and disabled people

A co-produced proposal for a new government

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Executive summary

Economic inactivity is high on the political agenda. The Government has made several proposals to reform the disability benefits system and increase economic activity, including tightening the Work Capability Assessment and later abolishing it altogether.

Unfortunately, we conclude that these proposals fail to address what we identify as the key drivers of economic inactivity within the benefits system – inadequacy and risk – and, in some ways, exacerbate these. Instead, we want to find a solution that would truly help to tackle these drivers and would also work for disabled people and people with long-term conditions. While there are other drivers of economic inactivity, including employment support and the health and social care system, the design of Universal Credit is also important – and a key area that policymakers and Ministers have focused on in recent announcements.

We approached this research with the aims of identifying ways to make Universal Credit work better for seriously ill or disabled people and reducing economic inactivity. But it became clear to us that it's not possible to achieve these aims solely by fixing the disability-related elements of Universal Credit – because this just increases the risk of a poor Work Capability Assessment outcome.

Through our analysis of the current system and government's proposals, polling and a series of focus groups with people with lived experience of this system, we have developed a proposal that removes the key drivers of economic inactivity within Universal Credit and crucially, works for disabled people.

Our proposal has three core elements, which are designed to be taken together to take the risk out of the system, provide genuine security for everyone receiving Universal Credit, and enable people to move towards work without fear of a sudden and significant income drop.

- **Increase the Standard Allowance in Universal Credit** so that over time it reaches the level of the Standard Allowance plus the Limited Capability for Work and Work-Related Activity Element of Universal Credit
- **Overhaul the Work Capability Assessment** and eventually have it only determine the conditionality group you are in
- **Introduce a floor into Universal Credit**, below which someone's Standard Allowance cannot fall

We recognise this is a big change from how Universal Credit currently operates – which just shows how far from an effective system we currently have. This report

sets out a clear direction of travel that any government with an interest in removing barriers to economic activity and providing security to seriously ill and disabled people should move in.

Introduction

Addressing economic inactivity ranks high on the political agenda. In the last few years, the number of people who report not looking for work due to long-term health conditions has risen¹ and is forecast to continue rising – DWP spending on working-age disability benefits was up 86 per cent in 2022–23 from 2010–11. A further 60 per cent rise is forecast by 2028–29.²

Government has proposed two key measures to deal with this in Universal Credit, including:

- Tightening eligibility for the Work Capability Assessment (WCA) in Universal Credit from 2025³
- Abolishing the WCA altogether over time, and relying on Work Coaches and the Personal Independence Payment (PIP) assessment to do the job the WCA currently does⁴

It has also recently proposed changes to the way PIP operates in a Green Paper⁵.

These are major changes, individually and as a package of reforms. Z2K is completely opposed to the dangerous and badly-thought-out proposals to tighten the Work Capability Assessment from 2025. And proposals to change how PIP operates would be a backwards step that could both deny support to many people who incur extra costs as a result of their health or disability, and introduce huge administrative hurdles and indignity for people who do ‘qualify’.

In this report, we focus instead on government’s longer-term proposals to abolish the Work Capability Assessment altogether.

About Z2K and our research

Z2K is an anti-poverty charity. We provide specialist advice and representation to people in or at risk of poverty and use the insights from this work to campaign for local and national change. Disability benefits have been our single largest advice

¹<https://www.ons.gov.uk/employmentandlabourmarket/peoplenotinwork/economicinactivity/articles/risingillhealthandeconomicinactivitybecauseoflongtermsicknessuk/2019to2023>

²<https://www.resolutionfoundation.org/press-releases/prime-minister-right-to-focus-on-people-not-being-well-enough-to-work-but-has-offered-a-problem-statement-not-a-plan/>

³<https://www.gov.uk/government/consultations/work-capability-assessment-activities-and-descriptors/outcome/government-response-to-the-work-capability-assessment-activities-and-descriptors-consultation>

⁴<https://www.gov.uk/government/publications/transforming-support-the-health-and-disability-white-paper/transforming-support-the-health-and-disability-white-paper>

⁵<https://www.gov.uk/government/consultations/modernising-support-for-independent-living-the-health-and-disability-green-paper/modernising-support-for-independent-living-the-health-and-disability-green-paper>

area for several years, as we support people to apply for PIP or additional Universal Credit, and challenge incorrect decisions against them.

For this report, we took insights from our advice work and our own desk research and policy thinking. We also held a series of four focus groups with 7 – 12 people attending each session, all with lived experience of the disability benefit system. The focus groups were facilitated by the Co-Production Collective at UCL. In addition, we commissioned Censuswide to conduct a survey of 1,000 people who have been through a Work Capability Assessment.

We would like to thank Lloyds Bank Foundation for funding this research, the Co-Production Collective for their support in facilitating the focus groups, and our research participants who shared their experiences and co-produced the recommendations in this report.

The current system – inadequate and risky

Inadequacy and risk are built into the current system of Universal Credit. The Universal Credit Standard Allowance – essentially the non-housing ‘living money’ that a Universal Credit recipients gets – is very low, with our clients and report after report finding that it fails to meet even basic living costs.^{6 7 8} Even this inadequate amount of support can be cut by a sanction if someone doesn’t meet the conditions of their Claimant Commitment.

If someone has a health condition or disability which stops them working, they can ask for a Work Capability Assessment. This can have one of three outcomes, which can affect what someone has to do to continue to receive their full benefits (their ‘conditionality’) and the amount of Universal Credit they receive.

WCA outcome	Impact on Universal Credit amount	Conditionality
Fit for work	No change – Universal Credit Standard Allowance only	Full conditionality
Limited Capability for Work (LCW)	No change – Universal Credit Standard Allowance only	Some conditionality
Limited Capability for Work and Work-Related Activity (LCWRA)	Extra Universal Credit	No conditionality

For claimants over 25, the Universal Credit Standard Allowance is £393.45 a month, or £617.60 for a couple. If the claimant (or either claimant for a joint claim) has LCWRA status, this increases to £809.64 for a single claimant, or £1,033.79 for a couple. These are big differences, which show how important getting and keeping LCWRA status can be for a claimant. As participants in our workshops made clear, the additional money LCWRA provides is hugely important – and is an implicit acknowledgment that basic Universal Credit is not sufficient to live on for any length of time.

⁶ <https://www.trusselltrust.org/2024/02/21/over-half-of-people-receiving-universal-credit-unable-to-afford-enough-food/>

⁷ <https://www.jrf.org.uk/uk-poverty-2024-the-essential-guide-to-understanding-poverty-in-the-uk>

⁸ <https://committees.parliament.uk/publications/43979/documents/217876/default/>

When I was first on UC, the basic one, it was nothing. When they added the LCWRA aspect it was below my previous salary, but it was more manageable. Then when I got PIP it was just about affordable.

Participant in Z2K focus groups

I only get the basic Universal Credit because I have LCW. My PIP is supposed to be an independence payment but I depend on it. It enables me to have clothes without holes in.

Participant in Z2K focus groups

I get just enough to survive [with PIP and LCWRA]. But there are no options for bettering my situation.

Participant in Z2K focus groups

The thought of having to go through [a Work Capability Assessment] again is terrifying & the only thing that's kept me going was because I had Z2K. Without Z2K I think I would have had malnutrition. DWP's solution was 'go to a foodbank'. That's not a 'go-to solution'. It's degrading and dehumanising.

Participant in Z2K focus groups

This inadequacy, and the related importance of LWCRA in maintaining a manageable standard of living, is not new, although the spike in inflation since 2022 has given it greater salience as people found it more difficult than ever to afford food and energy. But in recent years the real-terms value of benefits has hit a 40-year low,⁹ meaning that it is not only the *size* of the fall that matters if someone no longer receives LCWRA, but the *depth* of poverty that they then experience.

There is also a growing body of evidence that inadequate social security can in fact make it harder to get a job – whether because of being unable to meet costs

⁹ <https://www.jrf.org.uk/uk-poverty-2024-the-essential-guide-to-understanding-poverty-in-the-uk>

associated with jobseeking, or because your time is taken up with trying to manage on a very low income.¹⁰

Before I got LCWRA, I had one set of clothes. I couldn't turn up to an interview in those. I could have got a loan and bought a suit but then I'd have had to pay it back. From what?

Participant in Z2K focus groups

Risk, suspicion and fear

The inadequacy of basic Universal Credit makes every Work Capability Assessment very high-stakes. A 'bad' outcome can leave someone living on an extremely low income, and risk this being reduced even further through sanctions. It's clear to us that this structure is at the heart of many of the problems in the current system. Any system that provides an extremely low basic amount of money *unless* you are too unwell to work puts huge importance on gaining and keeping the status that says you are too unwell to work. In turn, this makes people scared of anything that they fear could see them lose this extra money. This actively puts seriously ill and disabled people, including people with conditions that fluctuate, off engaging with support or trying work.

Some participants told us they were taking steps towards work, like volunteering, but hadn't told DWP, because they feared losing their extra Universal Credit if DWP found out and they were reassessed.

I wanted to do something [work-related] around cooking but I'm scared. If I say, commit to just 3 or 4 hours work a week, all my money will go.

A lot of people want to do something. Sitting in the house is not helpful to my mental health. If I do stuff, I fear people are watching.

Participant in Z2K focus group

¹⁰ <https://www.jrf.org.uk/social-security/inadequate-universal-credit-and-barriers-to-work>

This fear had been validated for others. One participant reported that their 3-hour a month volunteering position was used against them in their Work Capability Assessment, and led to them losing LCWRA.

Another cause for fear was that a 'bad' WCA outcome exposes someone to the risk of sanctions. The evidence that the current sanctions regime is counterproductive is growing, with negative impacts on health, relationships with Work Coaches or DWP more generally, and on work-related outcomes.^{11 12 13} In our polling, **33% of respondents with a health condition or disability said that a sanction being applied had made it harder for them to look for work.** Similar proportions reported a negative impact on their physical and mental health (33% and 30%), and their relationship with their Work Coach (29%). DWP's response to evidence like this is typically to point to the 'deterrent effect', i.e. the effect of the *threat alone* of sanctions, but this is very challenging to reliably identify, and there is no evidence that a total withdrawal of the Standard Allowance is necessary for any such effect to occur.

This is clearly not a system that works for claimants or DWP. And as well as the structure of Universal Credit producing risk, participants were unanimous in their sense of being 'at risk' throughout the assessment process for both the WCA and PIP.

This was exacerbated by some of DWP and assessment providers' current processes. Participants felt they were constantly being 'watched' by assessment providers, particularly through the practice of 'covert assessments', in which assessors observe behaviour around the assessment as well as during the interview.

¹¹ <https://neweconomics.org/2023/08/majority-of-those-required-to-attend-jobcentres-say-fear-of-benefit-sanctions-undermines-their-prospects-of-finding-good-work>

¹² http://www.welfareconditionality.ac.uk/wp-content/uploads/2018/06/40475_Welfare-Conditionality_Report_complete-v3.pdf

¹³ <https://www.gov.uk/government/publications/the-impact-of-benefit-sanctions-on-employment-outcomes-draft-report/the-impact-of-benefit-sanctions-on-employment-outcomes>

I have fibromyalgia and adenomyosis – I have chronic pain and fatigue, and the conditions fluctuate. They're already assessing you before you get into the office, like have you been able to get there? It doesn't matter if it makes you feel uncomfortable, or there are bad effects the next day or days later. I was asked "Can you bend forward?" I did, but the effects came the next day.

Participant in Z2K focus groups

Participants also found it suspicious that assessments were not recorded as standard, or that they couldn't see and comment on the assessor's report before it was sent to DWP, or that an assessor might have no experience of the claimant's primary health condition. They also found the regularity of assessments stressful and as evidence that DWP was looking for reasons to withdraw benefits, and felt that disability assessments often included similar questions posed in slightly different ways, which was seen as trying to catch them out.

They just wrote whatever they wanted on my assessment. I said I very occasionally walked the dogs, but in the assessment report they wrote I walk them three times a week. I had to go to the Tribunal, and it took about 18 months before I realised what they had said.

When I had my next assessment I recorded my side of the phone call so I had my answers. I felt like I had to deploy 'tricks' to show I knew what I was talking about so they couldn't mess me around.

Participant in Z2K focus groups

It's a very flawed system for people with low self-esteem and who validate themselves. I find it really hard to say how bad the situation is – I have to add something saying "Oh but I cope in this way". I did that in my assessments and it didn't go well for me. They're not trying to figure out you as a person & what your needs are – they're looking for reasons to reject you.

Participant in Z2K focus groups

They make you feel comfortable then assess you as "showed no signs of discomfort"

Participant in Z2K focus groups

There was also a perception that private assessment companies – and Work Coaches – were incentivised to take decisions that saved government money, rather than that reflected a claimant's true situation and needs. Whether or not this an accurate claim is beside the point; the perception has real impacts that need to be addressed.

This lack of trust has important implications. It creates a feeling of constant threat for claimants – which is heightened by the regularity of financially high-stakes assessments for PIP or the WCA. It discourages claimants from engaging with voluntary support from the Jobcentre, because they fear it will be used against them at a future assessment. It causes huge degrees of stress and anxiety when a reassessment is due, because people don't trust the decision to be right first time and are braced for a long appeal process, during which time they'll be without vital income.

All of this means that making gradual changes and improvements to processes, or 'dispelling myths', are extremely unlikely to build trust to the necessary level. Policy needs to recognise and respond to the absence of trust, and it needs to actively work to create justified and genuine trust among claimants. That, we believe, requires a significant structural shift, not tinkering around the edges.

Government's White Paper proposals

DWP has proposed a set of reforms to abolish the Work Capability Assessment altogether. This would separate out the two functions the WCA currently has.

- Access to additional Universal Credit would be based on whether a claimant received PIP, or fell into one of a very small number of exception categories
- Conditionality would be determined by a Work Coach at a Jobcentre

Reliance on PIP to receive extra Universal Credit

Participants were very concerned about linking receipt of extra Universal Credit to PIP, as it puts greater importance on a PIP decision that is already seen as very unreliable, at least until someone challenges it. It is clear that currently, many people who are entitled to PIP struggle to access it. Since 2018, over 200,000 people have been awarded no PIP at the initial decision, but were awarded some at either Mandatory Reconsideration or Tribunal.¹⁴

Additionally, there are over half a million people not well enough to work but not receiving PIP¹⁵ – many of whom are likely to be eligible, though some not. If the White Paper proposals go ahead as they stand, people in this situation would only receive the basic level of Universal Credit, leaving them in deep poverty but still unable to work. The PIP assessment was never intended to assess someone's ability to work, and the White Paper only envisions very narrow circumstances in which someone could receive additional Universal Credit without receiving PIP.

Participants *were* positive about the apparent ambition to remove the 'cliff edge' if someone moves into work under the proposals. However, although in principle the LCWRA element can today be paid to somebody in work, participants, felt it was very likely in practice that they would lose this money if they started work and participants felt similarly about PIP. So, while in principle PIP is not an out of work benefit, and can in some cases support people into work by enabling them to meet work-related costs of their disability, in practice, participants believed that work would also be held against them in a PIP assessment. And its importance to people not in work is underlined by the fact that fewer than 1 in 6 recipients of PIP

¹⁴ <https://inews.co.uk/news/politics/disability-benefits-wrongly-denied-payments-tougher-system-2306726>

¹⁵ <https://www.gov.uk/government/statistics/health-and-disability-benefits-based-on-data-from-2019-to-2022>

are in employment, according to DWP's own Evidence Pack released alongside its Green Paper.¹⁶

Participants were also positive about the prospect of fewer assessments, but not the flipside of the greater financial risk placed on the remaining single assessment. Many were clear that **on balance they would rather go through additional assessments than a single assessment that would determine a larger amount of their income.**

We also note that fewer assessments altogether could be achieved in other ways without increasing risk for claimants, for example by retaining both PIP and WCA assessments and providing longer awards for each as standard.

An expanded role for Work Coaches

There was a great deal of fear about the prospect of Work Coaches having responsibility for determining someone's capability for work and conditionality. While this would be notionally co-produced, claimants had little faith in Work Coaches reliably setting realistic and achievable goals, nor that further training for Work Coaches would be sufficient to remove these risks.

This concern is backed up by our polling, in which **half of respondents felt the agreements they signed with the Jobcentre contained unrealistic expectations.** DWP's own research shows that Employment and Support Allowance (ESA) claimants are less likely than Universal Credit claimants to say the DWP took their personal circumstances into consideration when setting up commitments¹⁷, and nearly two in five of all Universal Credit claimants do not think their commitments are achievable.¹⁸ While this is clearly not a universal sentiment, it is widespread enough to cast serious doubt on plans to give Work Coaches even more discretion over someone's claimant commitment – as well as whether this will inspire trust among seriously ill and disabled claimants.

It should be separated so they don't have all the power if they're not doing their job well. They were sympathetic to my needs but they weren't writing

¹⁶ <https://assets.publishing.service.gov.uk/media/6628e745b0ace32985a7e5c5/modernising-support-for-independent-living-evidence-pack.pdf>

¹⁷ <https://www.gov.uk/government/publications/dwp-claimant-service-and-experience-survey-2018-to-2019--2/claimant-service-and-experience-survey-2018-to-2019>

¹⁸ https://assets.publishing.service.gov.uk/government/uploads/system/uploads/attachment_data/file/714842/universal-credit-full-service-claimant-survey.pdf

anything down. Calls weren't being recorded. So when I got to my tribunal there was no evidence. Sometimes you bond very well with a coach, sometimes you don't click so you say less to them. Someone having all that power to shut down everything is dangerous.

Participant in Z2K focus groups

These views were echoed in our polling. **Less than two in five (39%) said they felt 'very comfortable' discussing their health with a Work Coach**, while under half (44%) felt very confident in their Work Coach's understanding of their health condition or disability. And **over a quarter (27%) of people said that Work Coaches tended to make different decisions to each other.**

On balance, participants in our focus groups would prefer to keep a version of the Work Capability Assessment – which can be challenged – than to rely on Work Coaches to set conditionality.

What we think this means for government proposals

Overall, participants did not support government's proposals in the Health and Disability White Paper. **We therefore don't want any government to take them forward.**

If they are taken forward,

- **to recognise the flaws in PIP decisions, and the risk of people with valid claims not applying for PIP, and the limits of current PIP criteria,** government must also provide a non-PIP route to receiving additional Universal Credit, for people not receiving PIP but genuinely unable to work. This could take the form of certification provided by a healthcare professional or similar e.g. support worker
- **and to recognise fears about Work Coaches inappropriately setting conditionality,** receipt of the Health Element must exempt someone from mandatory conditionality

Moving towards a better system

From our research, it is clear that the current system does not work – and clearly government agrees, or it would not have proposed such wide-ranging reforms. But it is also clear that government’s current proposals do not fully address the drivers of economic inactivity within the benefits system, and carry unacceptable risks.

We want a system that enables the one in five people who receive LCWRA in Universal Credit (or its predecessor) due to long-term health conditions who want to try work in the future to do so without fear.¹⁹ And we want a system that disabled people can trust won’t pull the rug from under them.

Levelling up the Standard Allowance

Importantly, economic inactivity can’t just be addressed by changing the eligibility criteria, or the rules for people currently receiving LCWRA. While measures like providing a ‘grace period’ during which someone could retain their LCWRA status if work didn’t work out for them would be an improvement on the current system, this wouldn’t address the issues of inadequacy within Universal Credit and the fear of trying work being held against you at re-assessment, whenever that may be – and could still leave a ‘cliff edge’ for people who try work.

The social security system is just that, a system, and needs to be looked at as a whole. That’s why our first recommendation is to level up the Standard Allowance of Universal Credit, over time, to the level of Standard Allowance plus the LCWRA element. This still wouldn’t mean Universal Credit was easy to live on – but it would be a big improvement from today, which guarantees deep poverty for anyone who relies on it but doesn’t qualify for LCWRA.

This would be a big change to the system – but that just shows how far from a good system we currently have. While there would be an upfront cost to this, there is little disagreement that poverty causes knock-on costs to public services like health and social care, criminal justice, and education, and while it is difficult to calculate a precise figure, estimates run into the tens of billions of pounds a

¹⁹ <https://www.gov.uk/government/publications/work-aspirations-and-support-needs-of-claimants-in-the-esa-support-group-and-universal-credit-equivalent/the-work-aspirations-and-support-needs-of-claimants-in-the-esa-support-group-and-universal-credit-equivalent#summary>

year²⁰, and can cause or exacerbate health conditions²¹, potentially pushing people further from work.

It would also be partially offset by making work more possible for more people. One in five recipients of LCWRA or its equivalent within ESA say that they want to work and feel they could at some point in the future.²² Fear of trying work leading to a reassessment, and that reassessment leading to the removal of LWCRA, clearly disincentivises people trying work, particularly when they are not certain that attempts to move back into work would be successful.

As an interim step, government should bring the Standard Allowance of Universal Credit to the level, proposed by the Joseph Rowntree Foundation and the Trussell Trust in their Essentials Guarantee.²³

A crucial part of our proposal is that no-one should receive less Universal Credit than they currently do, once inflation is taken into account. This is not a proposal or in any way a justification to level down the Universal Credit received by disabled people but rather a recommendation to level up the Standard Allowance.

This would remove the cliff edge and fear of trying work for those receiving LCWRA. It would also give genuine security to this group. And crucially, it would lift many who are long term unemployed, including many disabled people and people with long-term conditions that are currently judged to have Limited Capability for Work but receive no additional income to account for this, out of deep poverty. This would enable people to engage with support and move back towards work without having to worry about how they will afford food, energy, or rent, and while they would remain in poverty, this would be much less deep poverty than the current system forces them into.²⁴

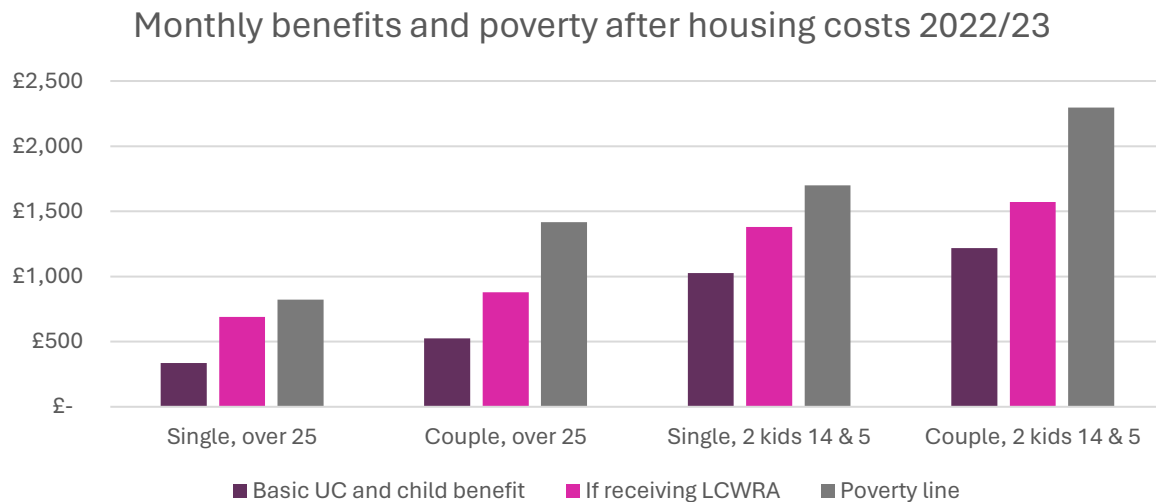
²⁰ <https://www.jrf.org.uk/counting-the-cost-of-uk-poverty>

²¹ <https://www.kingsfund.org.uk/insight-and-analysis/long-reads/relationship-poverty-nhs-services>

²² <https://www.gov.uk/government/publications/work-aspirations-and-support-needs-of-claimants-in-the-esa-support-group-and-universal-credit-equivalent/the-work-aspirations-and-support-needs-of-claimants-in-the-esa-support-group-and-universal-credit-equivalent#summary>

²³ <https://www.jrf.org.uk/social-security/guarantee-our-essentials-reforming-universal-credit-to-ensure-we-can-all-afford-the>

²⁴ Sources for chart: <https://www.gov.uk/government/statistics/households-below-average-income-for-financial-years-ending-1995-to-2023>, <https://www.gov.uk/government/publications/benefit-and-pension-rates-2022-to-2023/proposed-benefit-and-pension-rates-2022-to-2023>, and <https://www.gov.uk/government/publications/rates-and-allowances-tax-credits-child-benefit-and-guardians-allowance/tax-credits-child-benefit-and-guardians-allowance#child-benefit-rates>



In this comparison, both the monthly amounts received and the poverty line exclude additional costs of disability, and receipt of PIP. Although PIP is not formally linked to ability to work, some participants in our research either had experienced or feared work being used against them in a PIP assessment in the future as well. That means that retaining PIP in its current form retains an element of risk in the system, but our proposals would significantly reduce the risk.

Reforming the WCA

Participants in our research did not have any trust in Work Coaches to make the right decisions about how someone’s health affects them, even if they were to be given extra training and support.

Part of DWP addressing the absence of trust would be to recognise this, and not give Work Coaches this degree of power. That means keeping some form of Work Capability Assessment to determine what level of conditionality someone is subject to, even once the Standard Allowance has ‘levelled up’ so there is not an additional LCWRA element.

This reformed WCA should be overhauled to ensure it properly reflects the world of work, and should be based around the social model of disability, which recognises that people can be disabled by the lack of adaptations from the world around them. This should be based on a full consultation in genuine co-production with disabled people - very different from the short consultation that DWP ran in late 2023 on changes to the WCA.

And like the current system, if someone is found to have Limited Capability for Work, or Limited Capability for Work and Work-Related Activity, they should have a Work Allowance that allows them to earn an amount of money before the Universal Credit taper starts to be applied.

It is also clear that for this or any WCA to retain the trust of seriously ill and disabled people, it must be managed very differently from the current system. Although this research was about the WCA, there is also no reason not to apply these to PIP assessments as well:

- An end to 'covert assessments' – assessments should be based on the written evidence, and the evidence from the assessment interview itself
- DWP should review the quality of observations and inferences within an assessment
- Audio record assessments as standard, and provide a copy to the claimant
- Better match claimants with assessors with a credible claim to knowledge of the claimant's primary health condition
- Allow claimants the opportunity to comment on a draft assessment report before it is sent to DWP for a decision, to correct misunderstandings, omissions, or errors

These should be introduced regardless of the outcomes of the trials DWP is currently undertaking in some of these areas. It was clear from our research that the absence of these measures drives suspicion and distrust, and any system that does not address them will retain many of the same flaws as today's system.

Introducing a floor

No system of assessment will ever be perfect, so it will always risk some people falling through the net, either because they don't apply, or because the wrong decision is made. So we need to also take the risk out of being found fit for work, to provide genuine security.

That means that alongside the levelling up of the Standard Allowance, we propose an income floor is introduced, that someone's Universal Credit Standard Allowance cannot fall below. This is also a part of the Essentials Guarantee proposed by Joseph Rowntree Foundation and the Trussell Trust.

A floor would reduce the impact that a benefit sanction could have, which currently removes the entirety of a single person's Standard Allowance (or half of a joint claim) for a period of time.

A floor would strike a balance between providing an incentive to look for work for claimants who can, and ensuring that the impact of a poor decision about someone's ability to work, or an unfair sanction, is not as extremely harsh as it currently is.

Conclusion

These are ambitious proposals, particularly when compared to the current social security system. But we think they have major advantages over the current system.

Firstly, they would provide genuine security for all claimants, whether or not they have been formally recognised as seriously ill or disabled. There would no longer be a risk of a bad Work Capability Assessment decision leaving you on an impossibly low income.

This would also design out the current fear that many claimants experience that if they try work, or volunteering, or engage voluntarily with DWP, they are risking triggering a re-assessment that could see them suddenly their LCWRA element.

And it would help to tackle the poverty that the benefits system currently guarantees, which pushes people further from the labour market (even where they do not have a health or disability-related barrier to working).

These proposals do not claim to fully 'solve' the issue of economic inactivity - that requires a holistic approach including areas like employment support services, action by employers, and addressing NHS waiting lists. But the benefits system should not throw up additional barriers to working - and our proposals represent a significant step towards addressing this.